

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

UNITED STATES DEPARTMENT OF JUSTICE
OFFICE OF THE UNITED STATES TRUSTEE
ANDREW R. VARA
ACTING UNITED STATES TRUSTEE, REGION 3
Michael A. Artis, Esquire
One Newark Center, Suite 2100
Newark, NJ 07102
Telephone: (973) 645-3014
Fax: (973) 645-5993
Email: Michael.A.Artis@usdoj.gov

In Re:

Michael Ramos and
Daphne Y. Ramos,

Debtors.

Case No.: 19-17748 (KCF)

Chapter 7

Hearing Date:

Chief Judge: Honorable Kathryn C. Ferguson



Order Filed on October 10, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**CONSENT ORDER EXTENDING TIME TO FILE A MOTION TO DISMISS CASE
UNDER 11 U.S.C. § 707(b)(1) AND (3) AND EXTENDING TIME TO FILE A COMPLAINT
OBJECTING TO DISCHARGE UNDER 11 U.S.C. § 727 TO JANUARY 14, 2020**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: October 10, 2019


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

(Page 2)

Debtors: Michael Ramos and Daphne Y. Ramos

Chapter 7 Case No.:19-17748 (KCF)

Consent Order Extending Time to File a Motion to Dismiss Case Under 11 U.S.C. § 707(b)(1) and (3) and Extending Time to File a Complaint Objecting to Discharge Under 11 U.S.C. § 727 to January 14, 2020

THIS MATTER having been consensually opened to the Court and agreed upon by and between Andrew R. Vara, Acting United States Trustee, by and through his counsel the Office of the United States Trustee (Michael A. Artis, Esquire appearing), and the law office of Roger Chavez, counsel for the Debtors, (Roger Chavez, Esquire, appearing), and for other good cause shown, it is hereby;

ORDERED that any motion by the Acting United States Trustee to dismiss the present Chapter 7 case under 11 U.S.C. § 707(b)(1) and (3) or any complaint objecting to discharge under 11 U.S.C. § 727 by the Acting United States Trustee and/or the Chapter 7 trustee must be filed on or before **January 14, 2020**; and it is further;

ORDERED that the Acting United States Trustee reserves his right to seek a further extension of the time to file a motion pursuant to 11 U.S.C. § 707(b)(1) and (3) or any complaint objecting to discharge under 11 U.S.C. § 727.

The form and entry of the order is
hereby acknowledged and agreed to:

Without Objection:

Roger Chavez
Law Office of Roger Chavez
Attorney for the Debtors

Andrew R. Vara
Acting United States Trustee, Region 3

By: /s/Roger Chavez
Roger Chavez
Attorney for the Debtors

By: /s/Michael A. Artis
Michael A. Artis
Trial Attorney

United States Bankruptcy Court
District of New Jersey

In re:
Michael Ramos
Daphne Y. Ramos
Debtors

Case No. 19-17748-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2019.
db/jdb +Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Jonathan Goldsmith Cohen on behalf of Creditor Jonathan Goldsmith Cohen imclawgroupecf@gmail.com; g.jr77824@notify.bestcase.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Kevin Gordon McDonald on behalf of Creditor USB Leasing LT kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Michael R. DuPont on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com
Richard Gerbino on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillerknapp.com, kcollins@schillerknapp.com; acarmany@schillerknapp.com; bfisher@schillerknapp.com
Robert Davidow on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC. nj.bkecf@fedphe.com
Roger Chavez on behalf of Defendant Daphne Y. Ramos rchavez01@aol.com, rchavez@chavezlegal.com
Roger Chavez on behalf of Joint Debtor Daphne Y. Ramos rchavez01@aol.com, rchavez@chavezlegal.com
Roger Chavez on behalf of Debtor Michael Ramos rchavez01@aol.com, rchavez@chavezlegal.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14